

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Imaged Certificate of Notice

Page 1 of 4



Order Filed on November 22, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

52381

Morton &amp; Craig LLC

John R. Morton, Jr., Esq.

110 Marter Avenue

Suite 301

Moorestown, NJ 08057

856-866-0100

Attorney for AmeriCredit Financial Services, Inc.,

d/b/a GM Financial

In Re:

RICHARD T. DRUDE

Case No.: 19-19933

Adv. No.:

Hearing Date: 8-25-21

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: November 22, 2021**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Richard T. Drude**

**19-119333(MBK)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on creditor's certification of default filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc., d/b/a GM Financial, with the appearance of James Fitzpatrick, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That AmeriCredit Financial Services, Inc., d/b/a GM Financial is the holder of a first purchase money security interest encumbering a 2012 Honda Odyssey bearing vehicle identification number 5FNRL5H69CB003134 (hereinafter the "vehicle").
2. **Curing Arrears:** At the present time, the debtor's account with GM Financial is \$2775.69. in arrears post petition, and is due for the months of May 11, 2021 to October 2021. The debtor shall cure those arrears by November 30, 2021. In the event the debtor fails to cure arrears by that date, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. If the debtor cures arrears, then the debtor shall make all post-petition retail installment contract payments to AmeriCredit Financial Services, Inc., d/b/a GM Financial when due, being the 11<sup>th</sup> day of each month, beginning with the 11-11-21 payment. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
5. The debtor shall pay to AmeriCredit Financial Services, Inc., d/b/a GM Financial through the plan, a counsel fee of \$350 which shall be paid by the trustee as an administrative priority expense.

In re:  
Richard T Drude  
Debtor

Case No. 19-19333-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 22, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2021:

Recip ID	Recipient Name and Address
db	+ Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Citizens Bank N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick	on behalf of Debtor Richard T Drude nickfitz.law@gmail.com nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 22, 2021

Form ID: pdf903

Total Noticed: 2

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Citizens Bank N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marguerite Mounier-Wells

on behalf of Debtor Richard T Drude nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Martin C. Latinsky

on behalf of Debtor Richard T Drude mlatin56@gmail.com latinskyfitzlaw@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard T Drude fitz2law@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11